EAST BAY EXPRESS



RADICAL BROWNIES

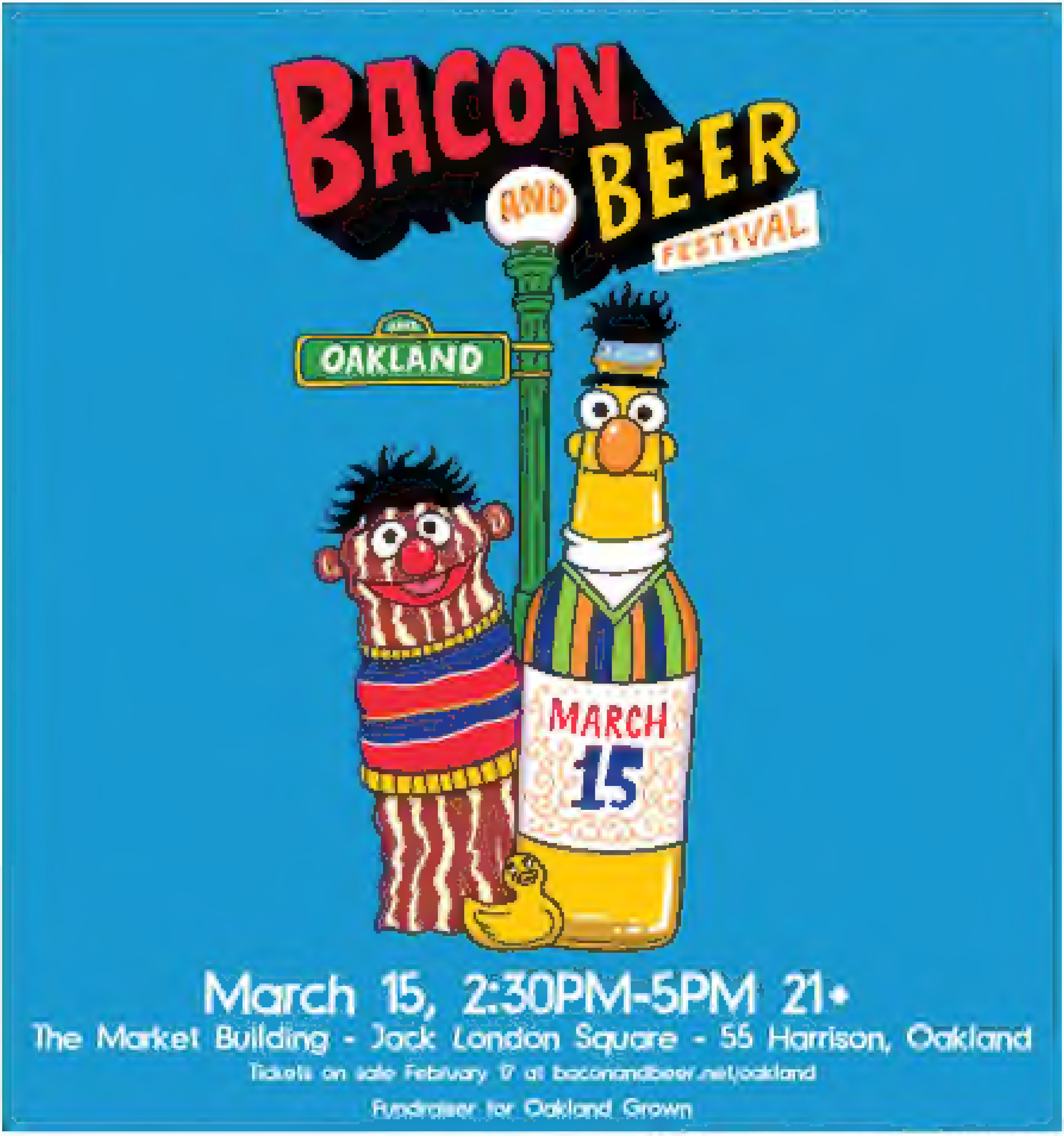
INSIDE: *See our feature story, "The Lumber Man In Charge of Climate Policy," page 16, and the news story "Records Indicate that Gibson McElhaney Used Her Council Office for Personal Gain," page 9.*



CONTENTS



EAST BAY EXPRESS


BACON AND BEER FESTIVAL
OAKLAND
MARCH 15
March 15, 2:30PM-5PM 21+
The Market Building - Jack London Square - 55 Harrison, Oakland
Tickets on sale February 17 at baconandbeer.net/oakland
Fundraiser for Oakland Grown



LETTERS

Kudos to Katz

[illegible]

[illegible]

It's a Win-Win

[illegible]

[illegible]

They Should've Shut Down the Bridge

[illegible]

[illegible]

We've Been Waiting for This

[illegible]

[illegible]

Omni's Fundraising Effort Was a Success!

[illegible]


SUPER LOW RATES.
SUPER POWERFUL SERVICE.
Titan Insurance Sales
1-800-TitanUp
Titan.com
Local Area Offices:
Washington Ave., San Leandro
Club Rd., Pleasant Hill
GET TAGS
Savings without the sacrifice.
• Instant SR-22s
• No Prior Insurance
• Flexible Billing
• Zero Broker Fees
• Convenient Local Offices

ness.

• The Ligure Club then built and operated the community center for many years until it currently meets at the Friendly Clubhouse in Emeryville. Ligure's website is: LigureClub.com

Finally, we have heard many ask for more information about how we initially came together and moved into the building. Specifically, after moving in, we heard about many other individuals and different groups who had, over preceding years, come up with a spectrum of ideas about using the building for their own various businesses and programs. We would like everyone who did have an interest in the Grand at one time or another to know that, until we physically moved into the building, we had no knowledge of others' effort, with the exception of a single Burning Man-oriented group very early on (whose short-lived effort predated our own). No one came forward during the entire seven months when we held weekly open meetings to build support for our project in the community. We therefore had only really known about well-publicized and aborted attempts to take on the Grand, such as the New Parkway's effort, as mentioned in the article. If anyone wants to know more about how we got started and worked with the owner to preserve and steward the building, please check out GrandCrossroads.org/wiki/History, which explains this early period in more detail. And to anyone who dreamed of making the Grand an awesome site for community collaboration, please come by anytime and lend us your ideas. We're all ears!

David Strauss, Berkeley

Oakland Charter Schools Work

Many common misperceptions persist about charter schools. The truth is that all charter schools are public schools just like traditional district schools. They are tuition-free and open to any student who wishes to attend. Charter public schools give parents and students a choice in their education. They are diverse and reflect the communities they serve. Charter public schools are held accountable by their authorizer (usually the local school district) and, most importantly, by the families they serve.

Currently there are 38 charter schools in Oakland serving an estimated 13,550 students either authorized by the Oakland Unified School District or the Alameda County Board of Education. Passionate teachers, parents, and leaders from the community often choose to open charter public schools in order to drive positive change in public education. Research shows Oakland charter public schools have successfully demonstrated that they are able to deliver a high-quality public education for their students and graduate higher numbers of students ready for college.

In California, public school funding follows the student with the funding going to the public school that parents choose, whether it's a charter public school or a traditional district school. When charter public schools are funded, there is no overall loss of public school money because charter schools are public schools serving public school kids. However, even with the funding "following the student," charter public schools receive less funding for each student than a school district would if it were to serve the same students.

We can all agree that there is a longstanding lack of quality schools in Oakland. Parents, teachers, and community leaders want a role in making things better for Oakland students. We hope that the debate on public education in Oakland will focus on what matters most — finding solutions that provide better outcomes for kids.

Aida Martinez, regional director, Alameda County, California Charter Schools Association, Oakland

Gibson McElhaney Has Some Explaining to Do

I presume that only Oakland City Councilmember Lynette Gibson McElhaney knows for certain whether she is as scrupulously honest as her constituents expect her to be. In light of the revelations in the December 17 edition of the Express that she has been a very serious tax delinquent for many years with very large amounts of debt, she has some explaining to do.

Asserting that she "has to get her own house in order" does not suffice. That is something children say when confronted by their parents.

How is it that a purportedly skilled, experienced professional holding elective office does not have the good sense and rudimentary training to manage her personal finances properly, and how is it that she failed to reveal in specific detail to the electorate this very serious circumstance that on first glance suggests that she is at minimum not competent or sufficiently ethical to manage other people's money? What rational, dispassionate observer could possibly feel sanguine or confident about a councilmember who is so manifestly irresponsible as Ms. Gibson McElhaney has been? Her problems might be manageable and her solutions to resolve those arrears, but in light of this startling revelation, who would possibly take her work seriously and not question her competency to complete financial matters affecting the taxpayers?

I have no confidence in the ability of the city council to manage local property, let alone the City of Oakland, as I expect absolutely nothing to come of this. But it does make it ever more apparent that Oakland is run by incompetent, unprepared, and unskilled charlatans. This new revelation of appalling ineptitude and dubious character to an already skeptical public does not augur well for the new year at City Hall.

Jonathan T. Bennett, Oakland

Correction

Our January 21 cover story, "Radically Sharing 'Ownership,'" misstated the year in which the Grand nightclub closed. It was 1993 — not 2003.

OPD's War on the Poor Needs to End

Public records and interviews reveal that Oakland police are stopping large numbers of black and Latino motorists for flimsy reasons, including minor vehicle code infractions.

By Robert Gammon

Despite being under federal court oversight for a dozen years, the Oakland Police Department still appears to be targeting African Americans and engaging in racial profiling on a regular basis. As we noted in a news story last week, from April 2013 to October 2014, 62 percent of stops made by OPD were of blacks, even though African Americans make up only 28 percent of the city's population. A closer look at the data also reveals that a supermajority of stops by OPD were for traffic violations — 57 percent. And according to experienced defense attorneys in the East Bay, a significant number of such stops by police are for minor vehicle code infractions — such as a broken taillight — that present no real threat to public safety.

OPD's stopping motorists on minor vehicle code infractions also represents a war on poor people, not only because low-income residents are more likely to drive older cars with maintenance issues, but also because police spend a disproportionate amount of time patrolling neighborhoods that have large numbers of people living below the federal poverty level.

According to attorneys in the Alameda County Public Defender's Office who represent low-income defendants stopped by police, cops often record vehicle code stops as being "traffic violations," or part of a category known as "reasonable suspicion." Reasonable suspicion is a broad legal standard that essentially allows police officers to stop people when they reasonably suspect the person had broken a law (or was about to), including a vehicle code rule. In Oakland, traffic violations and reasonable suspicion are two of the three most commonly cited reasons for stopping people, with traffic violations being the most common by far. Those two categories represented 33,230 of the 44,142 stops in the eighteen months in question — 75 percent.

The data also shows that 77.2 percent of the motorists stopped by police in that period for traffic violations were black (57.2 percent) or Latino (20.0 percent). The percentage of motorists stopped who were white, by contrast, was just 14.9. For reasonable suspicion, the numbers are even starker: 86.2 percent of the people stopped by OPD were either black (73.1 percent) or Latino (13.3). Whites represented just 7.7 percent.

Although the data that OPD provided to the Express does not specify the exact vehicle codes that motorists had violated, defense attorneys say that stops for traffic violations and reasonable suspicion often involve relatively minor infractions. For example, Alameda County Deputy Public Defender Seth Morris noted that police can pull people over if one of the two light bulbs that illuminate a license plate is burned out.

"It's a problem of being poor," said Morris, who wrote an op-ed published on Salon.com last month, noting that courts nationwide have been quietly helping police prey on poor people by allowing cops to pull over motorists for a host of minor issues. "It's hard to maintain a vehicle in the way the vehicle code demands."

OPD brass and supporters of the police department have repeatedly defended police officers' actions by arguing that blacks and Latinos are more likely to be stopped because they're far more likely to commit serious crimes in Oakland. But OPD's stop data doesn't back up that assertion. The numbers reveal that 83 percent of black people stopped by OPD during the eighteen months had not committed a crime worthy of being arrested, and thus were released by police. For Latinos, 91 percent of those stopped were not arrested.

In other words, OPD is stopping large numbers of black and brown motorists for no good reason. Plus, this draconian approach to policing represents a hidden tax on those who can least afford it. Stops for vehicle code infractions — whether they result in an arrest or not — also commonly include some sort of citation. Motorists then must not only pay a fine, but also must pay for repairs that, in reality, are often not that necessary.

Being constantly pulled over for driving while black or brown can also make communities feel as if they're under siege by an occupying force. It breeds distrust of police and government — a longtime problem in Oakland — and often results in people of color being less likely to cooperate with law enforcement when they witness a crime. That, in turn, can worsen crime in a city.

It's also lazy policing. Indeed, it's much easier to pull over a black motorist with a broken taillight than it is to actually investigate a violent crime and solve it. And it's no wonder then, while OPD has spent an inordinate amount of time stopping black and brown residents (roughly sixty a day), the department has historically had one of the worst records in the state for solving serious crimes.

So what can the city do about it? One solution would be for the city council to make minor vehicle code violations the lowest law enforcement priority in Oakland — as the council did previously with marijuana. The war on the poor is no more valid than the war on drugs, and it needs to stop.

Robert.Gammon@EastBayExpress.com

LEGALIZATION NATION

The Weed War Undermines Science

A Columbia professor argues that research that exaggerates the effects of marijuana is spurring people to reject other types of research as well.

By David Downs

Anti-vaxxers, climate-change deniers, religious fundamentalists, and drug warriors all share a commonality: They reject science.

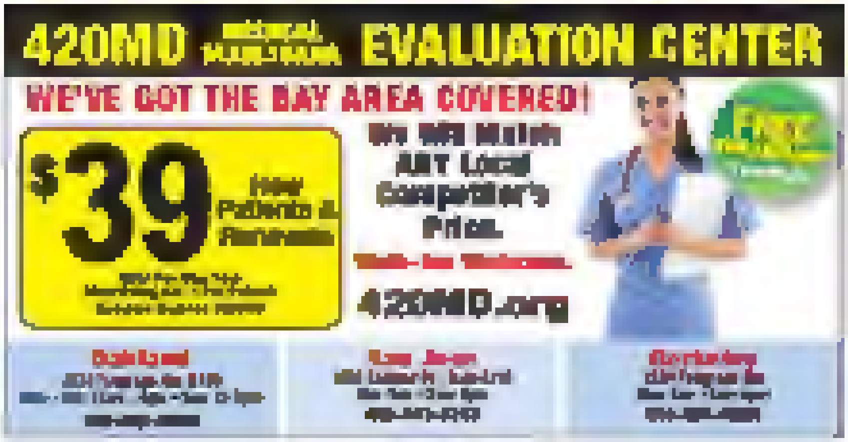
[illegible]

Records Indicate that Gibson McElhaney Used Her Council Office for Personal Gain

In an effort to block a townhouse project next to her West Oakland home, the councilmember used her council office resources and staff, and enlisted the help of a city contractor.

By Darwin BondGraham

[illegible]





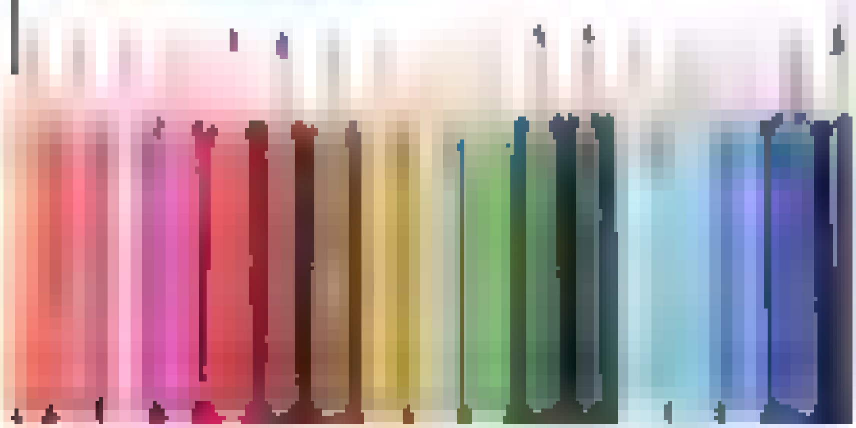



8 STRAINS FOR
$5
A GRAM
8 STRAINS FOR
$15
AN 1/8
8 STRAINS FOR
$50
A HALF OUNCE
WAX FOR $20 A GRAM



Look for it weekly starting in March 2015!

EAST BAY EXPRESS




DRAG ME TO
BINGO
JACK LONDON SQUARE



The Collapse of Berkeley Health Center

A nonprofit that provides medical services to low-income people has mismanaged public funds, filed for bankruptcy, and failed to prepare patients for its closure.

By Sam Levin


What Goes Around
Comes Around - and Around - and
URBAN ORE


rare bird

The Lumber Man In Charge of Climate Policy

Bay Area billionaire Robert Fisher profits by logging California's North Coast forests even as Governor Jerry Brown has tapped him to help implement the state's anti-global warming agenda.

By Will Parrish



While fully acknowledging [illegible] the Fishers' businesses as being more environmentally sensitive than many of their timber industry counterparts, the family still profits by cutting down trees on an enormous scale, thereby diminishing the forests' unique carbon storage capabilities. Given that the Fishers' North Coast properties probably have as much carbon sequestration potential as any forest of equivalent size on the planet, the family is a potential lightning rod in the growing climate change movement.

That's especially true given the fact that the eldest Fisher brother, Robert, also serves as co-chair of a little-known cabinet-level body in Sacramento called the California Strategic Growth Council (SGC). Created by the state legislature in 2008, the SGC is a cornerstone of Governor Jerry Brown's efforts to curb greenhouse gas emissions. The panel has the broad and unprecedented mandate of coordinating implementation of California's climate change policies across all levels of state government, while also preparing the state to accommodate a projected population of 50 million by the year 2050.

As such, Robert Fisher, whose close relationship with Brown is well known within the corridors of the state Capitol, is not only in charge of helping set California climate change policy, but he also profits handsomely from harvesting living species that are increasingly being recognized as one of our last best hopes for forestalling the catastrophic impacts of global warming.

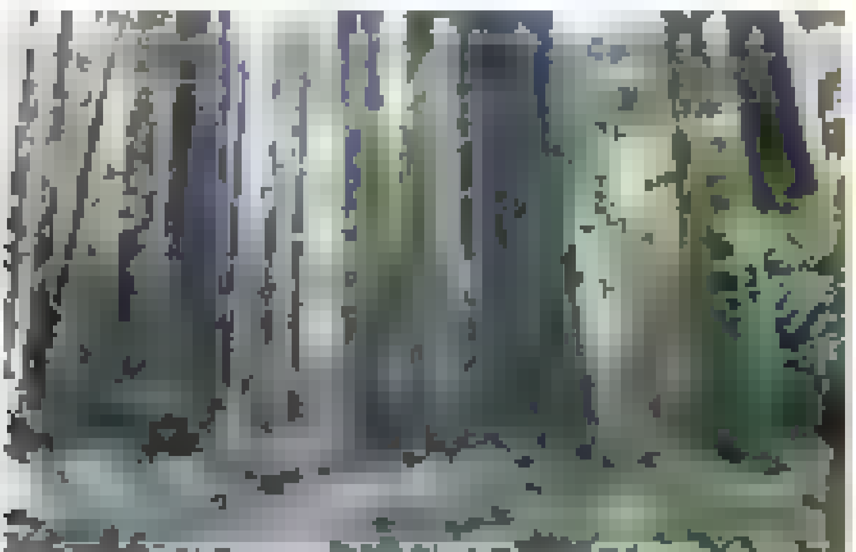
Until the latter part of the nineteenth century, [illegible] millennia. [illegible] from northwestern Oregon to Monterey Bay, large groves of Douglas fir were also commonplace. All were a product of the region's moderate temperatures and plentiful rainfall, and also helped produce [illegible] climate.

Before the advent of logging, Northern California and the Pacific Northwest boasted an "unprecedented carbon budget," according to Jerry Franklin, a University of Washington professor of ecosystem analysis who's known as "the father of old-growth research." As Franklin explained at a conference sponsored by the Pacific Forest Trust in [illegible] this past August, the [illegible] "Pacific temperate rainforest," which stretches from [illegible] Alaska through the British Columbia Coast to California's Central Coast, contains the largest mass of living and decaying material of any ecosystem in the world. Redwood forests, he noted, exceed the capacity of any on Earth to store carbon "by a factor of three or four." The mixed conifer and hardwood [illegible] that grow inland [illegible] of the Cascades and Sierra mountain ranges, among other forests of the so-called "Pacific slope," also play a notable role in regulating atmospheric carbon.

"What we have is a region full of superlatives, with the [illegible]," Franklin said. "[illegible] the North Pacific coastal region, which runs from the Bay Area all the way up to The Gulf of Alaska, are enormous [illegible] forests with an extraordinary capacity to sequester carbon, capable of making a real difference globally when it comes to climate change."

When European Americans arrived on the West Coast in the late 1700s and early 1800s, they quickly sought to capitalize on the enormous forests stretching around them. The government seized lands from native peoples without compensation, converting them to private property through [illegible] and auctions, often to land barons. As the Bay Area expanded, loggers harvested old-growth trees out of the region's forestlands, furnishing high-value timber to markets around the globe.

By the 1970s, large timber corporations, such as Georgia-Pacific and Louisiana-Pacific, had harvested [illegible] California's North Coast had ever known. But they were opposed by [illegible] who had moved into the area during the previous [illegible] years and who believe [illegible] in a forest's inherent right



[illegible]

Humboldt Redwoods State Park is home to the largest remaining contiguous stand of old-growth redwoods.




BRIEFS 2015
EROTIC SHORT FILM COMPETITION
This Thursday
February 12th
Grand Lake Theatre
3200 Grand Ave, Oakland
7pm SOLD OUT
No-Host Encore Screening
9:30pm | $12 | 18+
Advance tickets available at
RenaissanceRialto.com
Guests can prepare to be delighted by returning host
Jamie DeWolf from Tourettes Without Regrets
Brought to you by
EAST BAY EXPRESS


Awards Ceremony & Afterparty
Legionnaire Saloon
2272 Telegraph Ave. Oakland
9:30pm - 1am 21+ | FREE
Hosted by
Jamie DeWolf
Live entertainment by local burlesque & comedy acts
Sponsored by


CENTER
ESTATE
ECONOMICS


East Bay Cohousing
In Loving Memory
Creating Cohousing
Vision, Mission, Values
Get covered
This Valentine's Day
www.ebcoho.org


6th Annual
CLEAN POWER
HEALTHY COMMUNITIES
CONFERENCE
Emerald Cities
LEAN

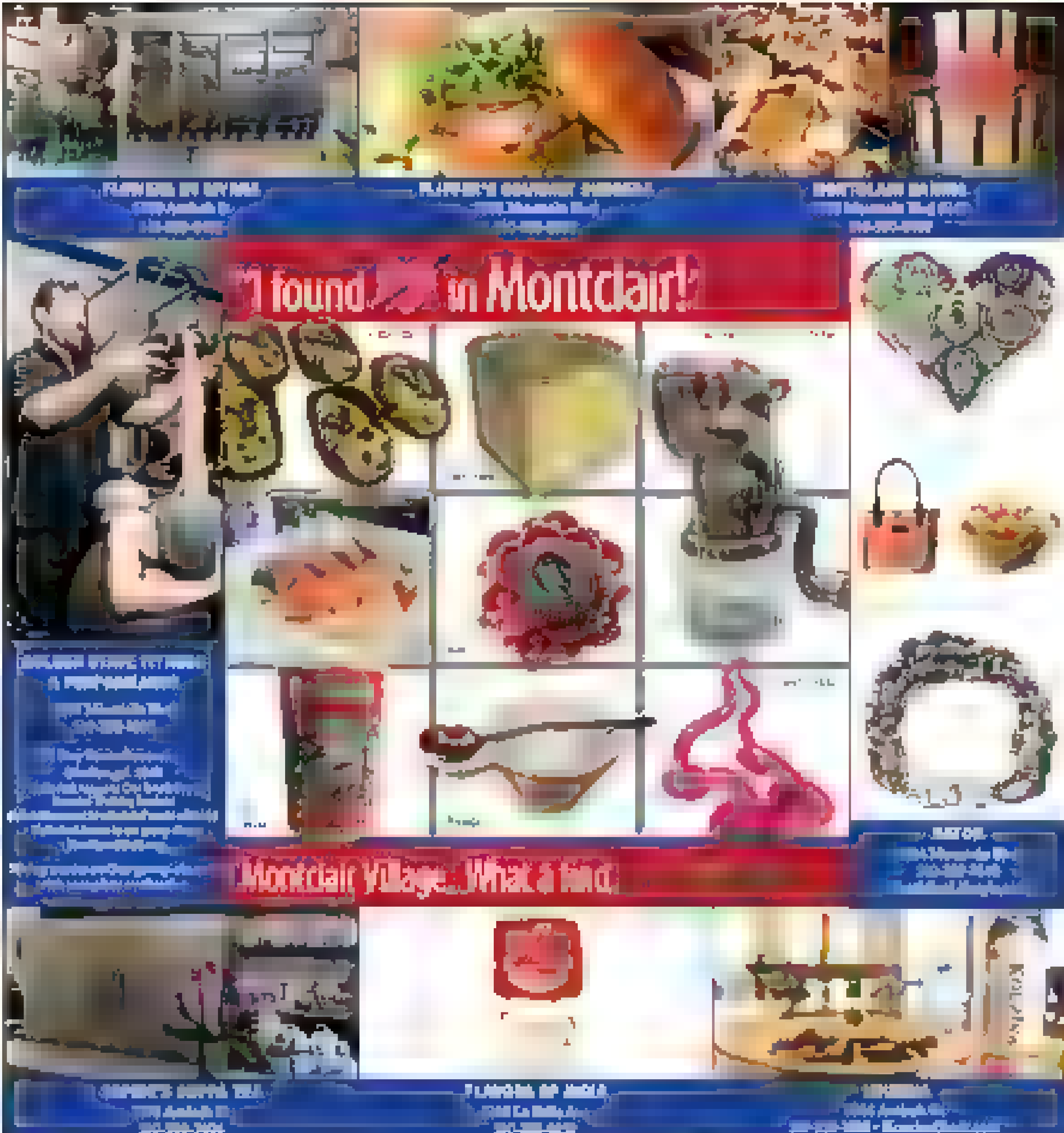

Happy Hound
Choose from a variety of packages and programs. Contact us for details.

"It's hard to rally people around a slogan like 'Save the Second Growth!'" said Pickett. "And some people latched on to the good-sounding PR, which is what The Gap specializes in."




An Urban Retreat
Heart of Solano




I found in Montclair!
Montclair Village... What a find!







Just Desserts

The Radical Brownies is a troop for young girls of color that's focused on social justice and community

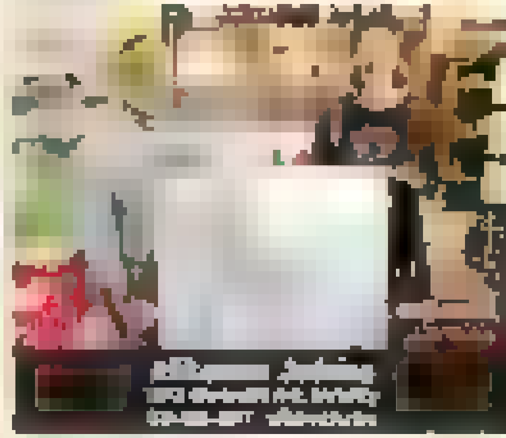
By Sarah Burke

Think indie

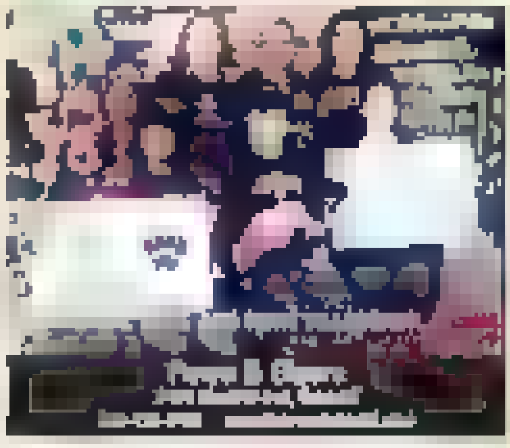












BROUGHT TO YOU BY EAST BAY EXPRESS

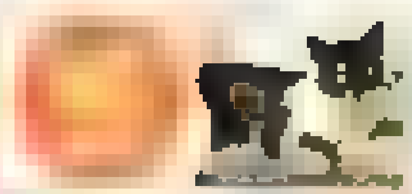
If you are an independent business and want to be featured on this page, call the East Bay Express at 510-879-3702 or email indie@EastBayExpress.com.



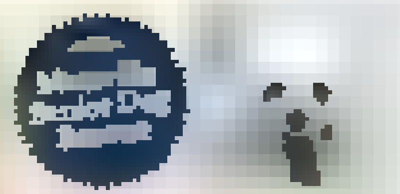
EVENTS

[illegible]

EAST BAY EXPRESS To advertise, call [illegible]



[illegible]



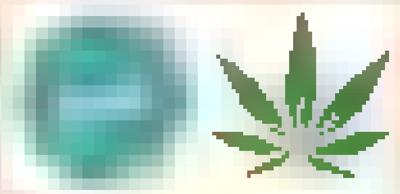
[illegible]



[illegible]



[illegible]



[illegible]



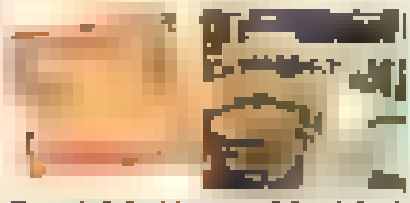
[illegible]



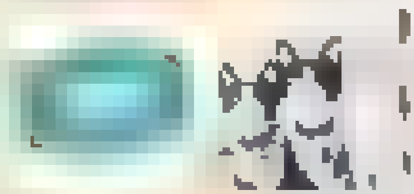
[illegible]



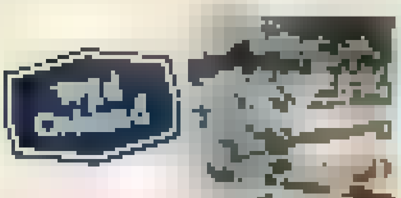
[illegible]



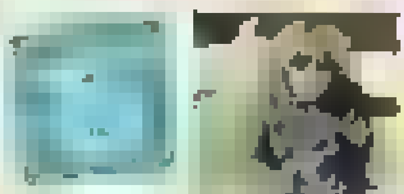
[illegible]



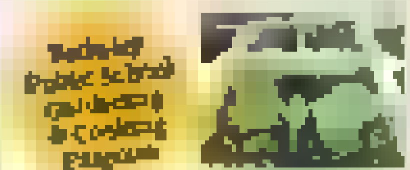
[illegible]



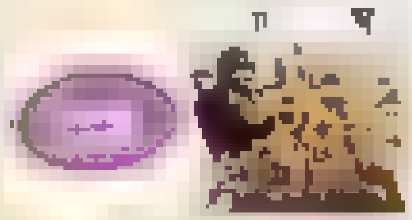
[illegible]



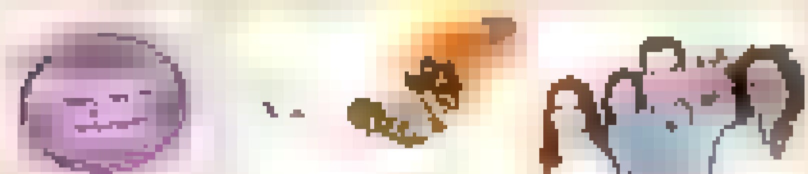
[illegible]



[illegible]



[illegible]



[illegible]



[illegible]

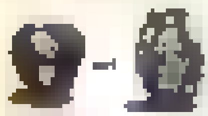
















BRIEFS

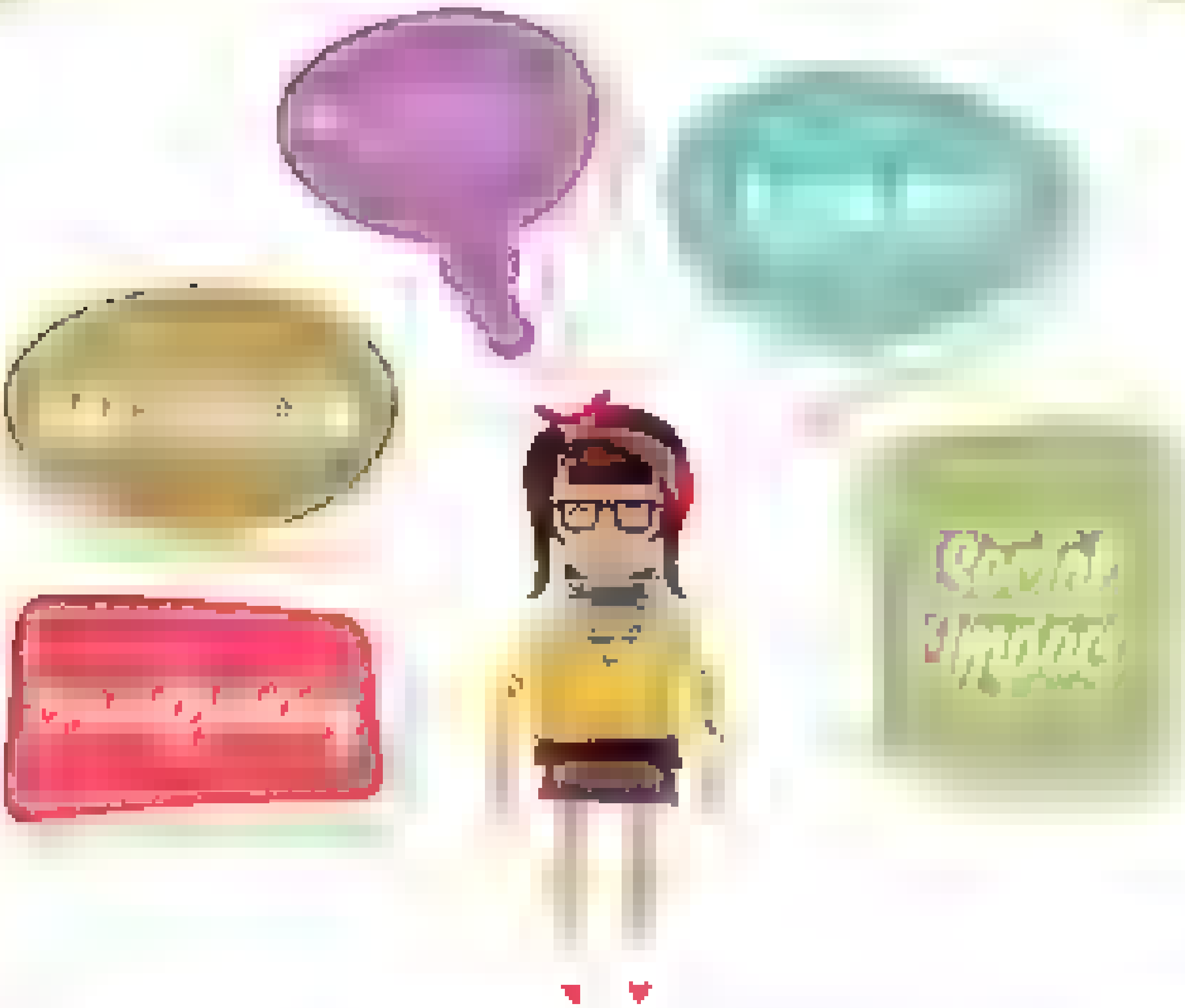


ART

Mother Lode



GOOD LOCAL MONEY *for your* GOOD LOCAL BUSINESS



GETTING GOOD LOCAL MONEY

Hey good local businesses – this guide is for YOU! Need money to start or grow your business? Want to make sure that money aligns with YOUR values, that your funders are committed to investing in our community and environment and not extracting from it? Look inside!

We at Sustainable Business Alliance and *East Bay Express* put together this guide to help you understand different types of capital and find the information you need to get mission-driven "good" local money.

ABOUT THE SUSTAINABLE BUSINESS ALLIANCE

This guide content was assembled by the Sustainable Business Alliance, an Oakland-based nonprofit organization that believes that in order to ensure the well-being of all people and our planet, we must all be part of the solution – not just government and nonprofits, but businesses, financial institutions and individuals.

Our goals are:

- Help East Bay businesses do well while doing good for the world
- Encourage community members to spend consciously and locally
- Connect good local businesses with good local money

Together, we can consciously create a community where all people have access to the resources they need and are treated fairly and with respect; where our natural environment and local communities are nourished and thriving; and where people have time and freedom to pursue their passions — to enjoy art, music, food, and culture, and laugh, dance and play with their families and friends.

goodmoney@sustainablebusinessalliance.org

@eastbaysba | @oaklandgrown

@sustainablebusinessalliance

ABOUT THE EAST BAY EXPRESS

The Express is the Bay Area's only independent, locally-owned newspaper in our region. Since 1978, the Express has provided award-winning investigative reporting, in-depth coverage of arts and culture, and critical content that helps inform our community.

Part of our mission is to help improve the East Bay's economy and environment, which we are committed to through projects such as the Good Money Guide. We are a firm supporter of the goals of the Sustainable Business Alliance and are co-founders and members of Oakland Grown.

EAST BAY EXPRESS

EastBayExpress.com

510-879-3700

@eastbayexpress | @eastbayexpress



WHAT IS GOOD LOCAL MONEY?



To take in an investing context that benefit the local community, your mission, and your bottom line, look for financing institutions and platforms that meet one or more of the following criteria:

- Is locally-based and controlled
- Adheres to a social or environmental mission
- Enables regular people to invest in their community
- Avoids investing in harmful or extractive products & services
- Avoids unfair or misleading practices and pricing

Together, businesses and these local community providers of capital can work together to fund thriving, revitalizing, create local jobs, and achieve social and environmental goals.

If you're interested in learning more about the topic of aligning money and mission, see the list of resources beginning on page 18.

WHAT ABOUT MY BOTTOM LINE?

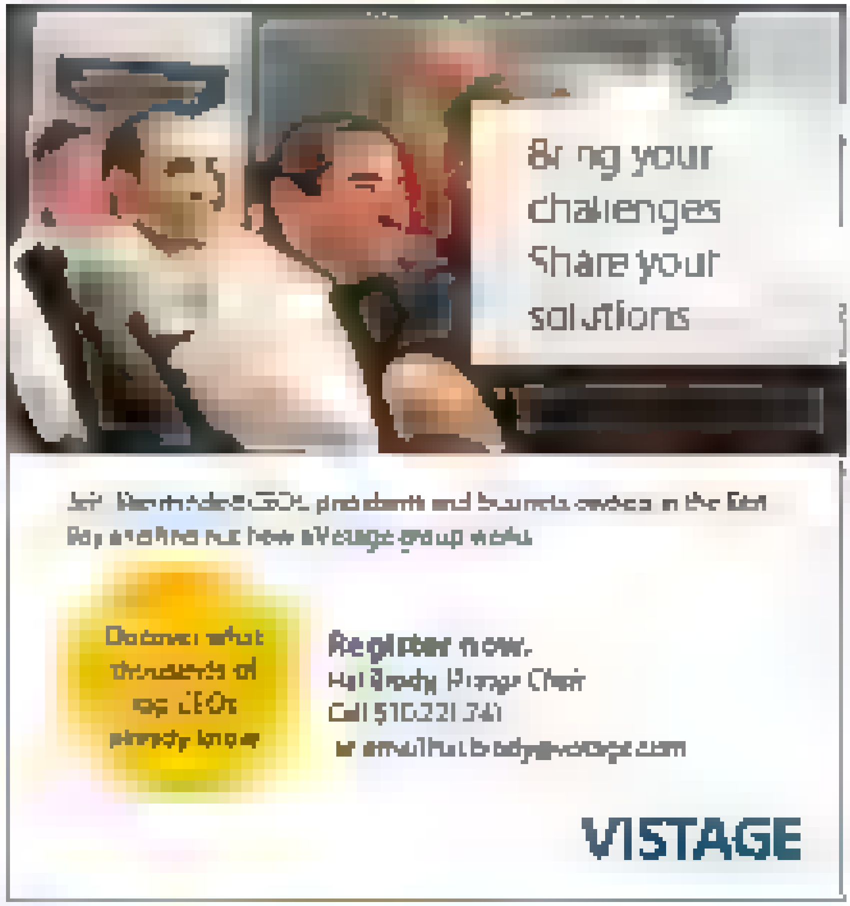
In addition to bringing your financing in line with your values, these sources can also be good for the bottom line.

Many of them:

- Set terms and requirements to foster your vision of enterprise
- Provide technical assistance and coaching to help growing businesses thrive
- Support borrowers who may have been rejected for traditional financing
- Let your community support you on the strength of your business idea regardless of your credit or bank balance

This guide is intended to help you find matching options with lenders who are more interested in the success of your business than turning a quick profit – those are interested in everyone enjoying a triple bottom line of people, planet and profit.





Bring your
challenges
Share your
solutions
Register now.
VISTAGE





need
health
system
companies
Now offering dental plans for


PARISH ENTERTAINMENT GROUP
PEG offers a wide
facilities in the Bay
Area's most popular
From Oakland's
dynamic Uptown to
Mission District and
popular Hayes Valley
neighborhoods, the
Group presents the most
exciting parties and
variety of venues.
TASTE
ENTERTAIN
DANCE
AMUSE
BRICK & MORTAR
THE ROCK STEADY
THE SPEAKER BOX
The Crafty Fox

1) LOANS: COMMUNITY ORGANIZATIONS & INSTITUTIONS

The main mission of these lenders is to support small and startup businesses. Since the loans are still very high risk, often community organizations must charge slightly higher interest rates in order to make up for the fact that they are supporting riskier and/or less proven businesses.

- Are often called "alternative lenders"
- Provide significant assistance, training and networking opportunities
- Offer a wide range of loans, from [illegible] to [illegible]
- Are often certified CDFIs*
- A good resource for businesses or nonprofits that:
  - have little or no business or credit history
  - don't qualify for traditional bank loans
  - are looking for technical assistance in addition to financing

2) LOANS: COMMUNITY BANKS

These are small banks that draw deposits from and reinvest back in the community through local loans.

- Have an explicit commitment to local economic development
- Can be an excellent source of medium loans, generally from [illegible] to more than [illegible], but some offer loans as small as [illegible]
- Are great for businesses with industry track records, good credit, and a clear path to repayment
- Often provide interest rates that are lower than those of community organizations
- Are often CDFIs*

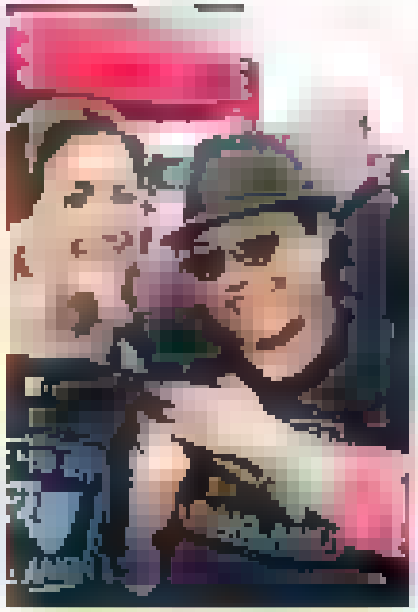
3) LOANS: PEER-TO-PEER MICROLENDING PLATFORMS

These are online platforms where borrowers and lenders can go to find each other and make loans.

- Are also called peer-to-peer
- Are often good for entrepreneurs who:
  - have poor credit
  - don't have much cash
  - need small loans ([illegible])
  - have friends, family and fans that will lend them some money
- It's still a loan — your friends and family will need to be paid back!



*CDFI (Community Development Financial Institution): an entity certified and supported by the federal government for its significant community development activity. Look for the CDFI certification or the logo at bottom of the listings.



[illegible]

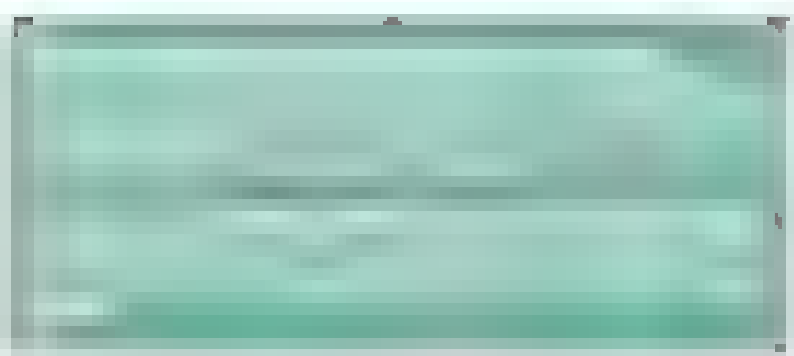
These platforms allow an entrepreneur to solicit donations from the public using online tools

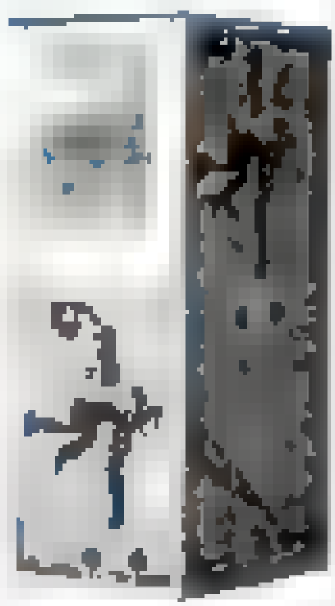
[illegible]

[illegible]

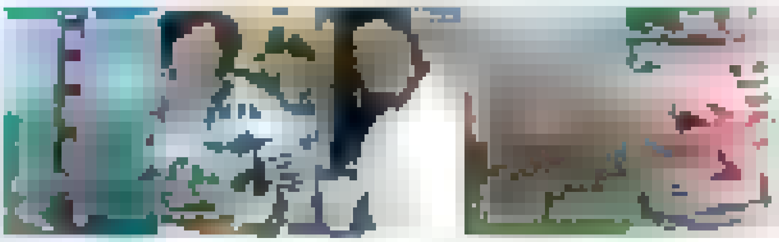
[illegible]







What does it mean to be Green?



Being a Green Business means

Green Businesses [illegible]

Become a Bay Area Green Business

[illegible] Bay Area Green Business at

[illegible]

Every Community Has an Economy

People, businesses, institutions, infrastructure, [illegible] are what distinguish one community from another and contribute to the vitality of a community's economy.

Does your community offer the economy that you desire? The Community Economy Project can help you identify the resources, partners and strategies to support the economy in your neighborhood and help it to stand out in a good way.

Learn more about the project at:



6) ANGEL INVESTING

These are accredited investors -- high net worth individuals -- who are the [illegible] to afford the risk of a small business investment. [illegible] funding from them without as much legal work as other investment funds.

[illegible] groups of angel investors that work together to find and vet investment opportunities.

Are good for businesses that:

- [illegible] a high return on investment
- Have a cutting-edge or compelling product or service and [illegible]
- [illegible]
- [illegible]

7) IMPACT INVESTMENT FUNDS

These bring together [illegible] and environmentally responsible businesses [illegible] higher wealth individuals can invest in.

Investors are often looking for companies [illegible]

Energy and health startups, information technology firms, and [illegible] often catch the eye of these investors.

[illegible]

Think about community bank and organizational lenders if you:

- Need between $10,000 and $1 million
- Have reliable positive cash flow or a secondary source of income
- Can make equal monthly payments
- Have the 5 C's of credit:
  - 1) Capacity - [illegible]
  - 2) Capital - [illegible]
  - 3) Collateral - [illegible]
  - 4) Conditions - [illegible]
  - 5) Character - [illegible]

Think about donation-based crowdfunding & peer-to-peer lending if you:

- Have a great idea but not a lot of money
- Have time and connections to sell your idea via online marketing or to your local community
- Need $1,000 to $25,000

Think about equity financing (angel, impact, crowd investing) if you:

- Need $100,000 or more
- Will provide a return to investors when you produce revenues

Think about angel and impact investing if you:

- Anticipate fast growth and high return
- Would be comfortable selling your business after high growth
- Welcome decision-making input from your investors

QUIZ: IS CROWD-BASED FINANCING RIGHT FOR MY BUSINESS?

1) Have a lot of people encouraged you to start this business?

a. [illegible]
b. [illegible]
c. [illegible]

2) How comfortable are you asking people for money?

a. [illegible]
b. [illegible]
c. [illegible]
d. [illegible]

3) In your existing network, can you think of 30 people who would be willing to give you money for your business, even as low as $20?

a. Yeah, I can think of more than 30!
b. [illegible]
c. [illegible]

4) Is there a community of people who are passionate about what your business is going to do?

a. [illegible]
b. [illegible]
c. [illegible]

5) Do you have the resources to create good marketing collateral (photos, video, descriptions) of your business to "sell" it to potential funders online?

a. [illegible]
b. [illegible]



GIVE YOURSELF

[illegible]

EDIBLE CREDIT?



What are edible credits?
When customers pay their favorite food businesses in advance, they receive a bonus of credits to use for future food purchases.

3 reasons why people pre-pay
For the love of good local food and the business behind it.
Businesses return the love with extra credit. [illegible]

How do businesses pay back?
[illegible]

How large are prepayments?
[illegible]

How much can a business raise?
[illegible]

How do I keep track of credits?
[illegible]

[illegible]
Find your local food business in the Credibles app or on credibles.co. If it's not listed, suggest it there.

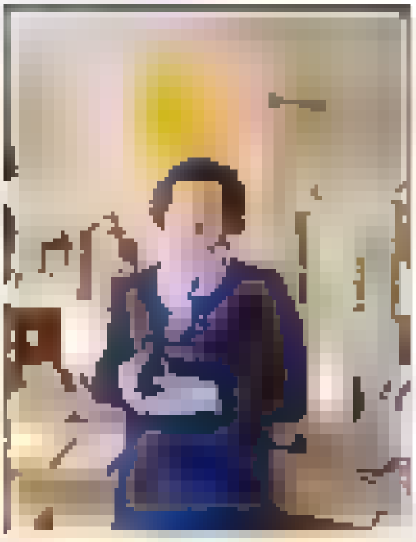
credibles.co



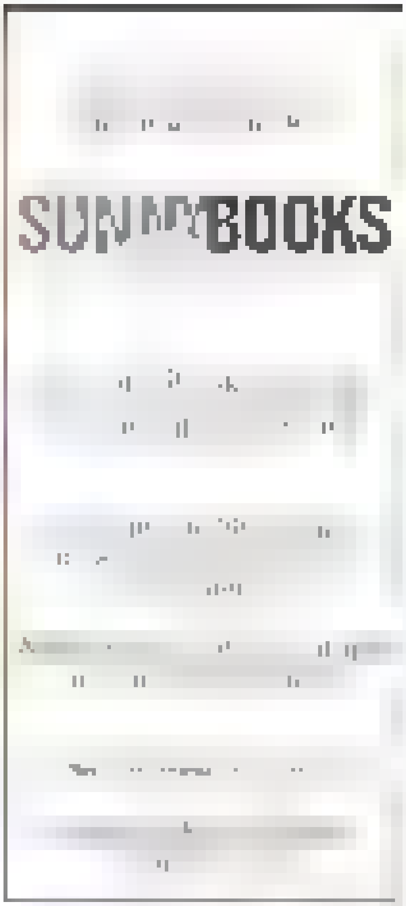
GOOD MONEY CASE STUDY

We had a concept, a plan and a whole lot of passion, but no capital with which to get our venture off the ground. As a [illegible] company with no prior business experience, we felt that our best bet for financing would be crowdfunding, so we ran a Kickstarter campaign and ended up raising over [illegible]. It was one of the most challenging experiences of our lives, but it was an extremely rewarding way to start our business. Our crowdfunding campaign enabled us to draw on the support of our community, garner media attention and build a customer base that has been critical to the success of our business.

[illegible]



MARION & ROSE'S WORKSHOP





12-15 POINTS
AND THE CROWD GOES WILD



9-11 POINTS: PUT SOME MUSCLE INTO IT

5-8 POINTS: NOT READY FOR THE CROWD

LENDING PLATFORMS WITH SMALL BUSINESS IN MIND

[illegible]

[illegible]

[illegible]

[illegible]

YOUR TICKET TO SUCCESS: GETTING A BUSINESS ADVISOR

[illegible] ASAP

Advisors Focused on Financing

San Francisco

[illegible]

Oakland

[illegible]

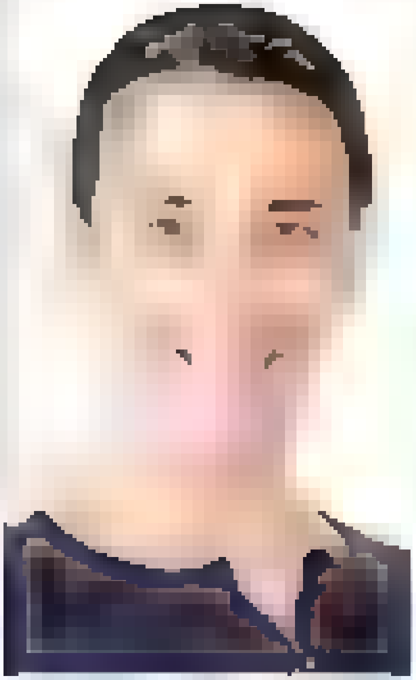
BUSINESS ASSISTANCE CENTERS AND INFORMATION CLEARINGHOUSES

[illegible]

Oakland Business Assistance Center
250 Frank H. Ogawa Plaza
[illegible]

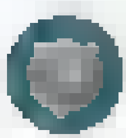
East Bay EDA
[illegible]

San Francisco Small Business Assistance Center
[illegible]



[illegible]

Christopher Michael, DC
(Doctor of Chiropractic)



PROTECT YOUR SMALL BUSINESS

Every year National Consumer Protection Week (NCPW) encourages businesses to learn more about avoiding scams and understanding consumer rights. This year NCPW takes place March 1-7, 2015. NCPW highlights free resources from government agencies and consumer organizations to help people make smarter buying decisions and spot rip-offs.

- Banking
- Health & Safety
- Credit, Credit Cards & Debt
- Identity Theft
- Investing
- Scam Alerts
- Technology

NCPW.gov offers a wealth of tips and information from federal and state government and non-profit partner organizations. Order free materials, plan a [illegible] event [illegible] your neighbors, and spread the word.

[illegible]

WANT TO NERD OUT ON GOOD LOCAL MONEY?

[illegible]

Green America's Break Up With Your Bank
[illegible]

Global Alliance for Banking on Values
GABV.org

CDFI Fund
CDFIFund.gov

Center for Financial Services Innovation
CFSInnovation.com

Local Investing Resource Center
[illegible]

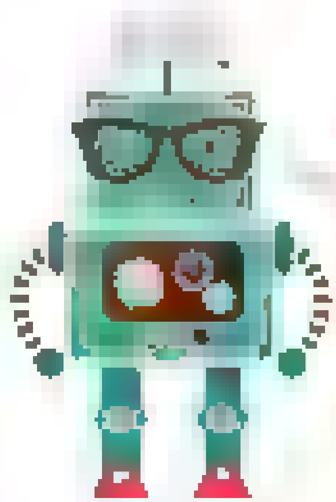
Building Local Capital
[illegible]

We wish the best for you and your good local business [illegible]

[illegible]

BIG THANKS

[illegible]



MOST INVESTORS ACCESSIBLE THROUGH THESE PLATFORMS ARE ACCREDITED HIGH-NET-WORTH INDIVIDUALS.

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible] Bank [illegible] Community [illegible] Bank (510) [illegible] www.[illegible] [illegible] Suite [illegible] Oakland, CA [illegible]	[illegible]	$10,000– $[illegible] Larger loans up to $[illegible]	[illegible] 3 years in operation [illegible] Larger loans [illegible] Commercial Real Estate Loans Demonstrate capacity to pay all your loan payments each month [illegible]	[illegible]	B Corp, Best for the World, CDFI, [illegible], Bay Area Green Business, SBA Preferred Lender, Owned by a nonprofit(?)
Community Bank of the Bay (CDFI) [illegible] www.[illegible] [illegible]	[illegible]	Generally $[illegible]– $[illegible]	Able to demonstrate an ability to repay Willing to pledge available assets as collateral	[illegible]	CDFI, SBA Preferred Lender, Bay Area Green Business
New Resource Bank [illegible] www.[illegible] [illegible] San Francisco, CA [illegible]	[illegible]	Generally greater than $[illegible]	Minimum of two years in business Profitable	[illegible]	B Corp, [illegible], SF Green Business

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Community Invested(?) Capital www.[illegible]capital.com	[illegible]	$5,000–$50,000(?)	[illegible] · Connection to people in your community · Able to repay a loan in [illegible] years or less	[illegible]	[illegible] Social Purpose Corporation
Kiva Zip [illegible] www.[illegible] [illegible] San Francisco, CA [illegible]	[illegible]	First loan: Up to $[illegible] Up to $[illegible] For more [illegible] loans, up to $[illegible]	Over 18 years old [illegible]	[illegible]	Social Mission
Mission Asset Fund (MAF) www.[illegible] [illegible] San Francisco, CA [illegible]	Lending circles — [illegible] interested in building credit and/or expanding [illegible]	Typically $[illegible]	[illegible] A checking account SSN or ITIN Photo ID Proof of income	[illegible]	[illegible]
San Francisco Lending [illegible] www.[illegible] [illegible] San Francisco, CA [illegible]	Lending circles — [illegible]	Typically begins at $[illegible] Amounts determined by the circle	[illegible] A checking account SSN or ITIN Photo ID Proof of income	[illegible]	

[illegible]

[illegible] page [illegible]

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible] www.[illegible].org	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible] www.[illegible].com	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible] www.[illegible].com	[illegible]	[illegible]	[illegible]	[illegible]	
Kickstarter www.kickstarter.com	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Start Some Good www.startsome-good.com	[illegible]	[illegible]	[illegible]	[illegible]	

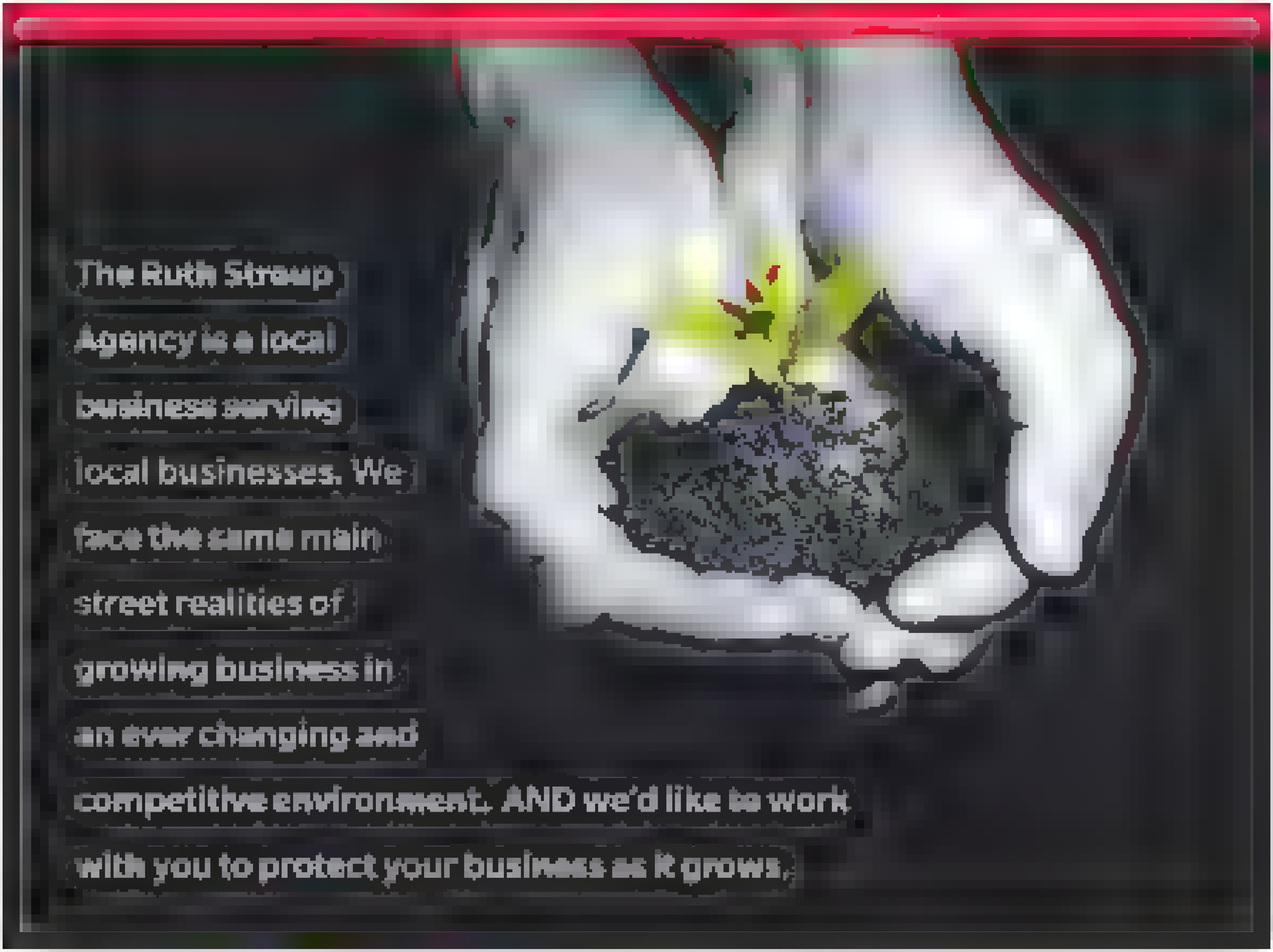
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Direct Public Offering (DPO) [illegible] www.[illegible].com	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Private Placements [illegible] www.[illegible].org [illegible] Oakland, CA [illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	$25,000–$250,000	Start-ups: [illegible] credit score [illegible]; Existing businesses: [illegible]	[illegible]	[illegible]
[illegible] Oakland, CA [illegible]	[illegible]	Up to $5,000,000	• Personal and business financial statements; Additional requirements evaluated individually • Real estate secured	[illegible]	CDFI, [illegible]
[illegible] Fund [illegible] San Francisco, CA [illegible]	[illegible]	$5,000–$50,000	• Requirements and repayment schedules are customized to each borrower	[illegible]	
Community Reinvestment Fund [illegible]	[illegible]	$50,000–$5,000,000	• Minimum credit score of 650 recommended; 20% down on mortgage recommended	[illegible]	[illegible]
Hebrew Free Loan Association [illegible] San Francisco, CA [illegible]	Serves Northern California [illegible]	Up to $25,000 ($50,000 in special cases)	2-3 cosigners who must be Jewish residents of Northern California; Applicants must also be Jewish	[illegible]	
[illegible] Finance Fund [illegible] San Francisco, CA [illegible]	[illegible]; Arts & Culture; Children & Youth; Community Development; Human Services; Education	$100,000–$2,000,000	• 501(c)3 nonprofits or social-enterprise businesses • Have been in existence for 3 years or more • Revenues of at least $1,000,000 annually	[illegible]	CDFI
Northern California Community Loan Fund (NCCLF) [illegible] San Francisco, CA [illegible]	Serves Northern California [illegible]	$50,000–$2,000,000	3 years of financial statements	[illegible]	CDFI [illegible]

[illegible]

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	Serves Oakland and San Francisco Small businesses [illegible] businesses	$[illegible]–$250,000	[illegible] Startups [illegible]	C S [illegible]	[illegible]
Opportunity Fund [illegible] San Francisco, CA [illegible]	California Small businesses	$[illegible]–$100,000	[illegible]	C [illegible]	[illegible] Non-profit
Pacific Community Ventures [illegible] San Francisco, CA [illegible]	Serves the Bay Area Businesses creating quality jobs in underserved communities	$[illegible]–$[illegible]	[illegible]		Non-profit
RSF Social Finance [illegible] San Francisco, CA [illegible]	[illegible] and non-profits: · Food & Agriculture · Education & Arts · Ecological Stewardship	[illegible]	[illegible]	C [illegible]	[illegible]
[illegible] [illegible] Corporate Center Santa Rosa, CA [illegible]	Serves Northern California Native American business owners Rural businesses and [illegible] Startups Energy efficiency projects Recycling-based businesses	$[illegible]–$[illegible] Microloans: $[illegible]–$[illegible]	Collateral is required [illegible]	[illegible]	Created by the CA Legislature
Working Solutions [illegible] San Francisco, CA [illegible]	Serves the Bay Area Small businesses Startups Businesses that may not otherwise qualify for traditional credit	$[illegible]–$[illegible]	[illegible]	C S [illegible]	[illegible]
[illegible] San Francisco, CA [illegible]	Serves California Startups Small businesses [illegible]	Microloans [illegible]	[illegible]	[illegible]	

[illegible]


The Ruth Stroup
Agency is a local
business serving
local businesses. We
face the same main
street realities of
growing business in
an ever changing and
competitive environment. AND we'd like to work
with you to protect your business as it grows.

Black Artists on Art: The Legacy Exhibit







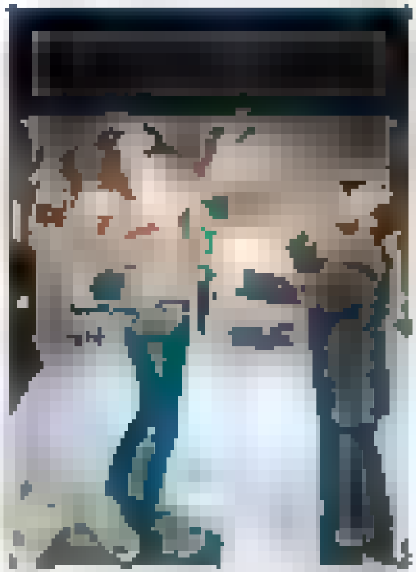
THEATER DANCE

More Listings Online

Welcome to the Jungle

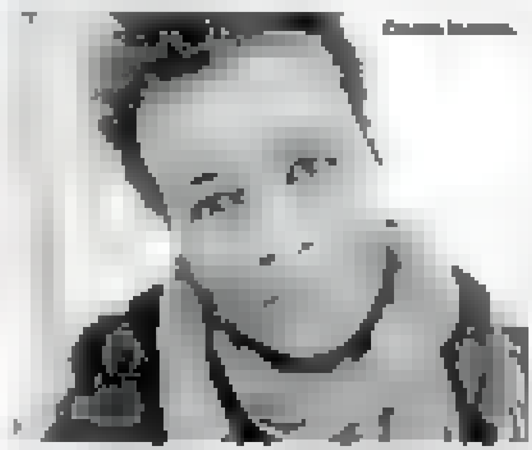
The Jungle at Aurora Theatre in Berkeley is an incisive, savagely funny family drama.

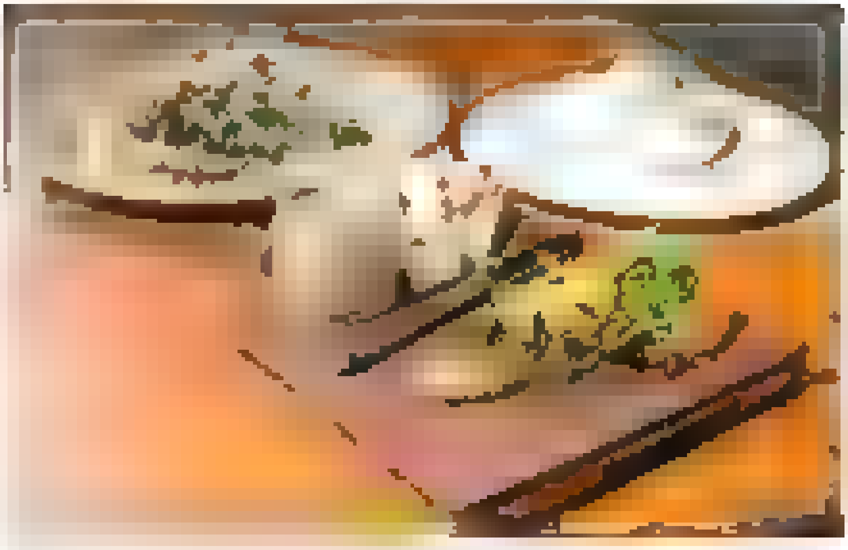
By Anna Pulley



BOOKS

The Racial Imaginary





Berkeley, After Hours

Longbranch Saloon revives the former Sea Salt space with suave salads, late-night steak, and lots of booze.

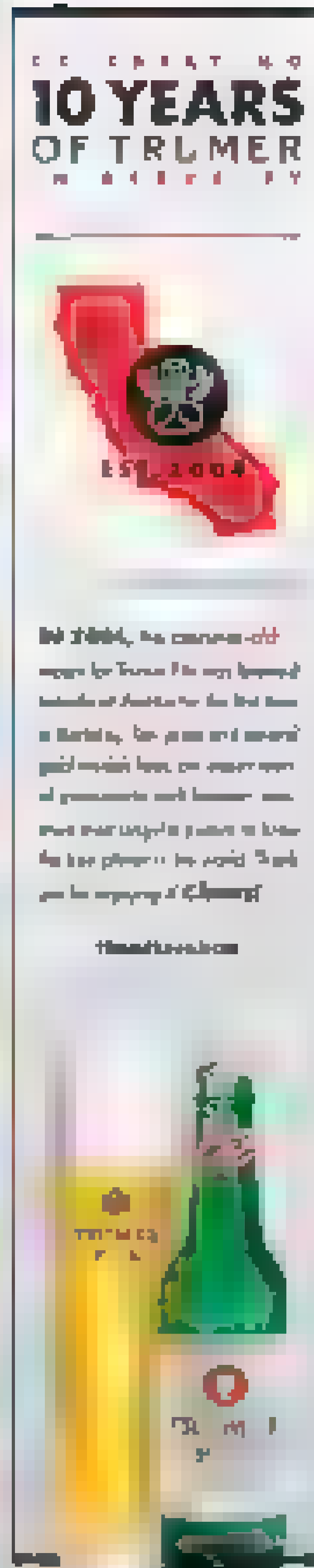
W

Longbranch Saloon

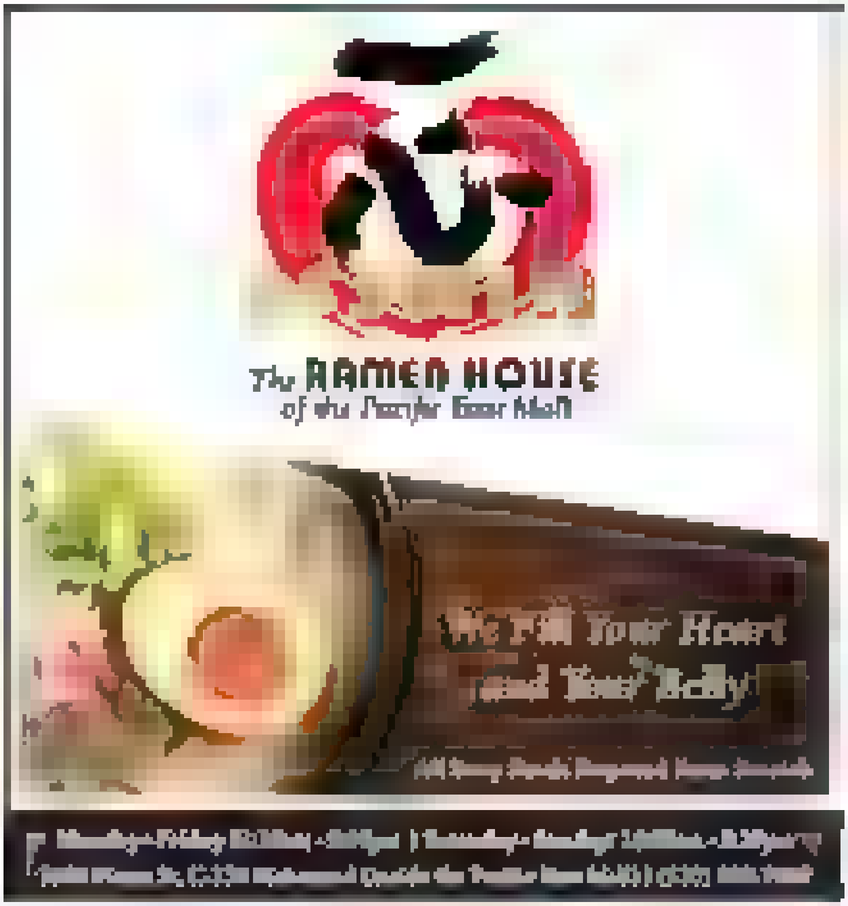
Sample Menu







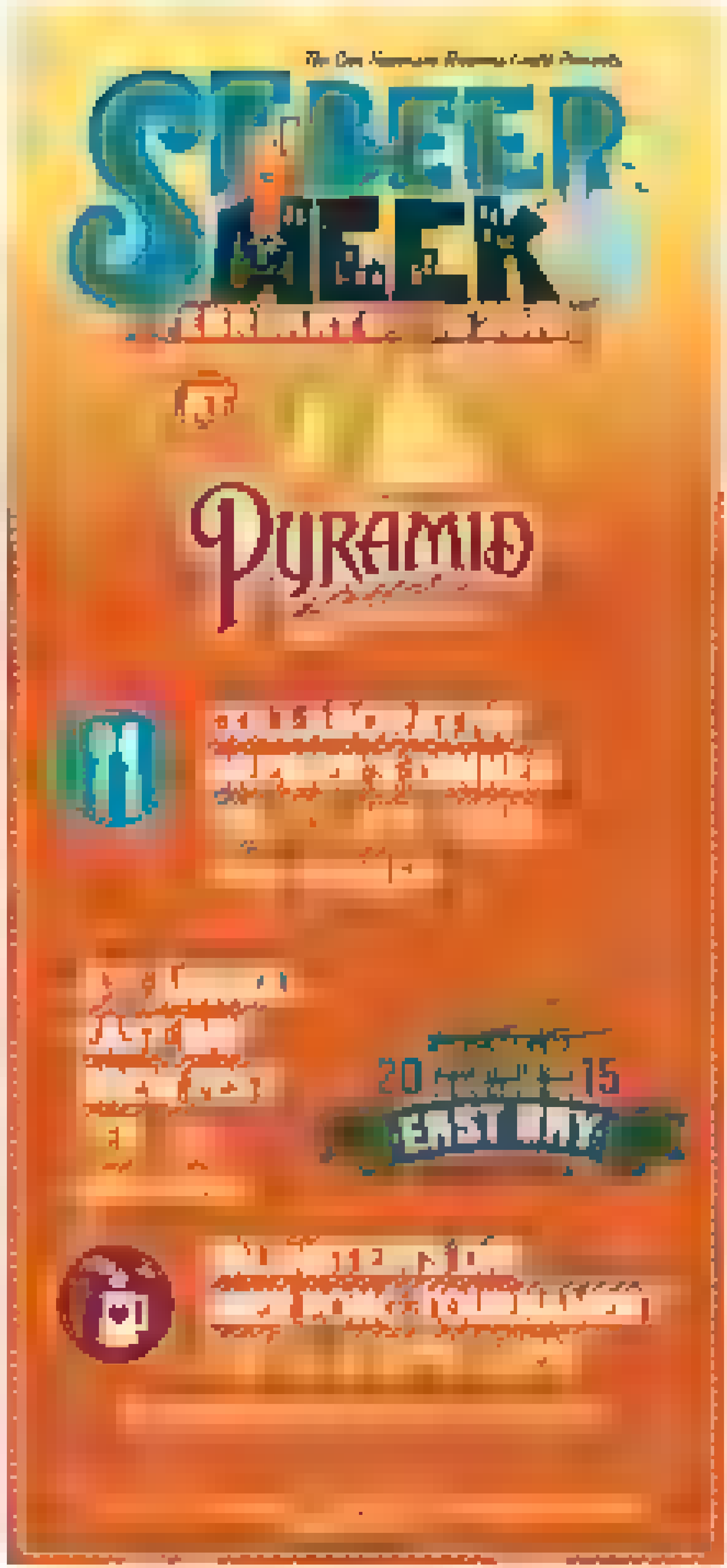




The RAMEN HOUSE
of the Pacific East Mall
We Fill Your Heart
and Your Belly!



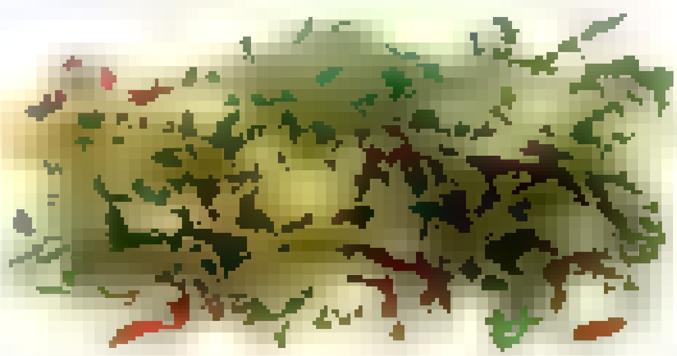
JOIN US FOR
OUR SUNDAY
BRUNCH!
SHRIMP
HAPPY HOUR
Monday thru Friday
Bar Bites
SPENDER



STREET WEEK
PYRAMID
EAST BAY







Where to Eat for Chinese New Year

Opt for a luxurious multi-course banquet or simply order a la carte at these three East Bay restaurants.

RESTAURANTS

Late Night Restaurants In Berkeley and Oakland

A16

[illegible]

Au Coquelet

[illegible]

Bar César

[illegible]

Bar Dogwood

[illegible]

[illegible] Cajun & Po'boys

[illegible]

District

[illegible]

Dragon [illegible] Bar and [illegible]

[illegible]

Fonda Restaurant and Ba[illegible]

[illegible]

Grocery Cafe

Home of Chicken and Waffles

Jupiter

KC's Bar-B-Que Pit

Longitude

Ramen Shop




Rangoon Super Stars
Weekday
$10-$12


EXTREME DELIVERY



DINING GUIDE

Turkish Flavors for Tapas and Tea



Border Crossings



Red Army

Timbuktu

MOVIES THEATERS

OPENING

ONGOING

Showtimes Online





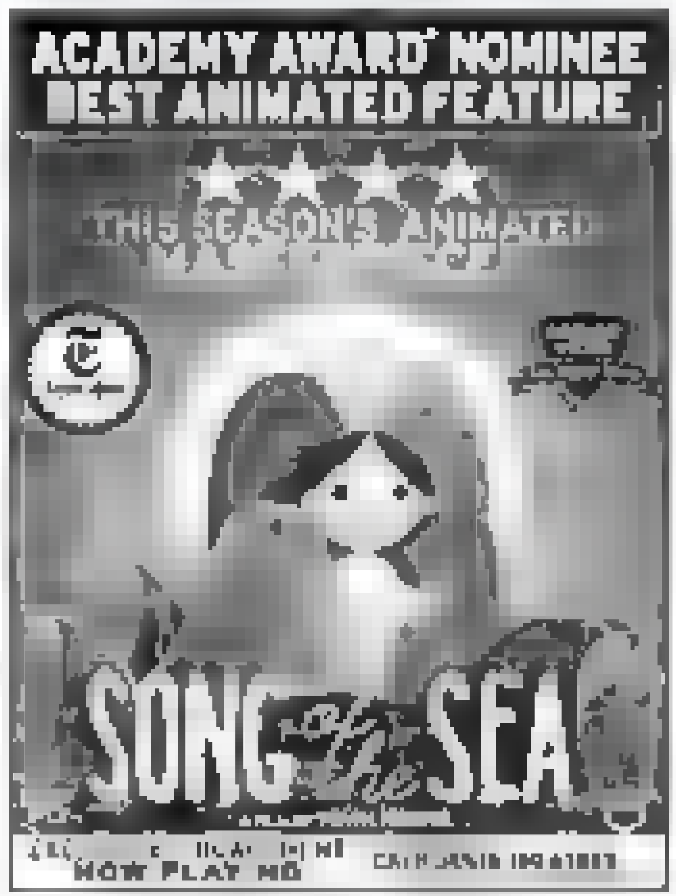
ACADEMY AWARD NOMINEE



RED ARMY
GABE POLSKY
NOW PLAYING



5 ACADEMY AWARD NOMINATIONS
BEST PICTURE
WHIPLASH



ACADEMY AWARD NOMINEE
BEST ANIMATED FEATURE
SONG of the SEA
NOW PLAYING

ONE-NIGHT STANDS

GRAND LAKE THEATRE

$5 TUESDAYS
SUPER BARGAIN DAY

FREE POPCORN
ON WEDNESDAYS

SCENE

NEW PARKWAY

Mourned as He Lived








The Greek Theatre
ON SALE FRIDAY!
DEATH CAB FOR CUTIE
ON SALE FRIDAY!
TICKETS AVAILABLE AT APECONCERTS.COM AND TICKETMASTER.COM


The Greek Theatre
Alabama Shakes
Saturday, April 11th
Belle and Sebastian
Real Estate
Perfume Genius
April 12th
alt-J
Tycho
The Decemberists
An Evening with
Mark Knopfler
and Band
Friday, September 18th
Tickets available at APEConcerts.com and Ticketmaster.com



The Radical Potential of Despair

Jennifer Williams invokes sad girl theory, the Southwestern landscape, and divinatory card systems on Gauzimer's *Across That White Plain*.

By Sam Lefebvre


TUESDAY 2/17 FREE!
MARDI GRAS PARADE
THE NEW PARISH
BRICK & MORTAR
NOISE POP 2015 SHOWS
SAT 2/14
BABA KEN AND THE WEST AFRICAN HIGHLIFE BAND
SAT 3/7
THE STONE FOXES
THE ROCK STEADY
BROUGHT TO YOU BY PARISH ENTERTAINMENT GROUP

CONCERTS CLUBS

THURSDAY 12

All Ages

Blues, Folk, & Country

Classical & Opera

Jazz, Lounge, & Cabaret

Rock & Pop

Soul, Funk, R&B, & Hip-Hop

World, Latin, Reggae, & Reggaeton

Blues, Folk, & Country

Classical & Opera

Jazz, Lounge, & Cabaret

Rock & Pop

Soul, Funk, R&B, & Hip-Hop

World, Latin, Reggae, & Reggaeton

FRIDAY 13

Blues, Folk, & Country

Classical & Opera

More Listings Online

Experimental & Avant-Garde

Jazz, Lounge, & Cabaret

Rock & Pop

Blues, Folk, & Country

Classical & Opera

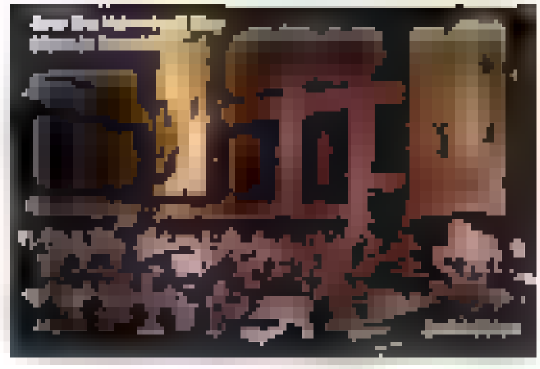
Jazz, Lounge, & Cabaret

Rock & Pop


FOX
OAKLAND
LORD HURON
FAMILY OF THE YEAR
FRIDAY MAY 15
SPOON
DR. DOG
with
FEBRUARY 12TH
IRATION
SAT, FEB 14TH
Gov't Mule
THE NEW PORNOGRAPHERS
HOW TO DRESS WELL
NICK DIAMONDS
SATURDAY FEBRUARY 28







Sound-Bar Slicks and Stones

Blues, Folk, & Country

Classical & Opera

Jazz, Lounge, & Cabaret

Rock & Pop

More Listings Online

Soul, Funk, R&B, & Hip Hop

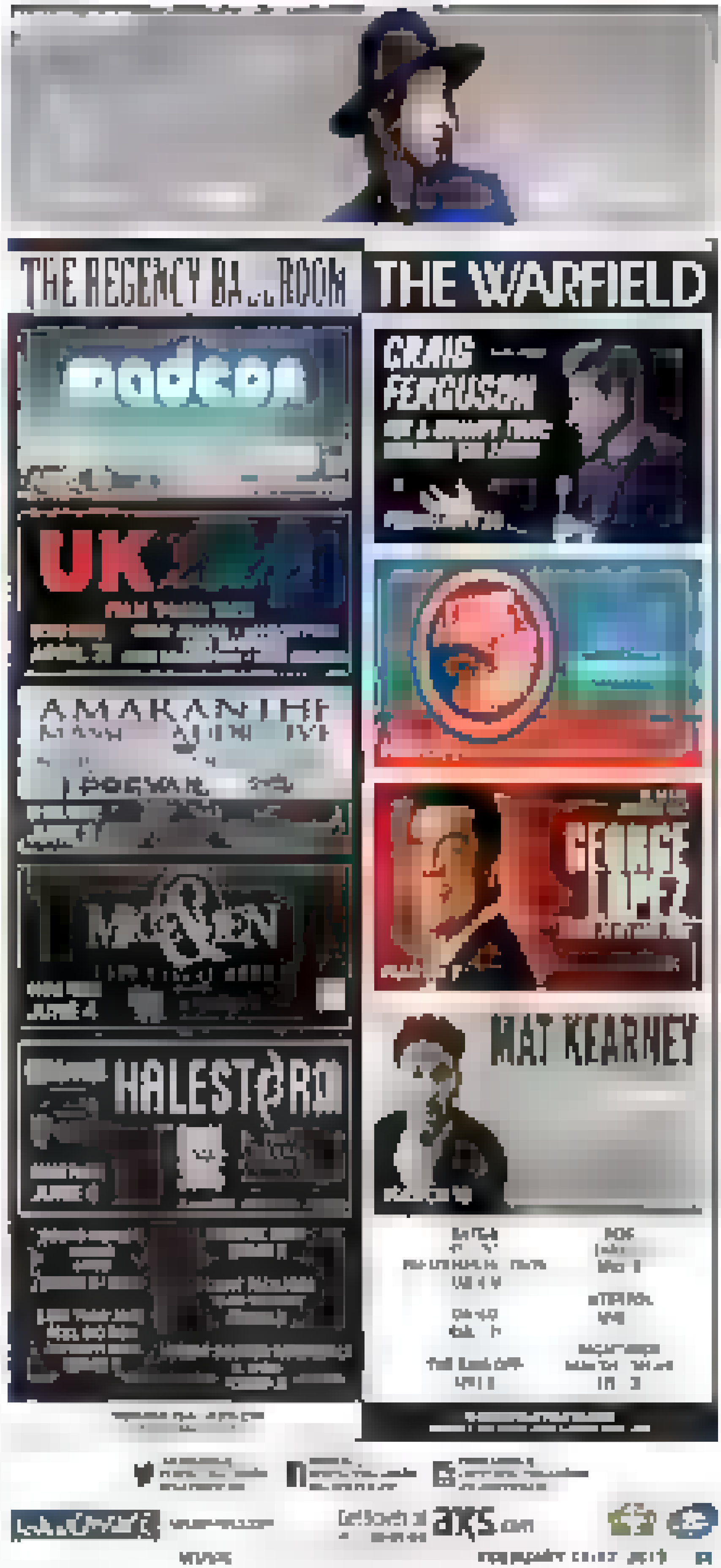
Experimental & Avant-Garde

SATURDAY 14

All Ages




POPTHEDREAM
SATURDAY
APRIL 4
STEVE AOKI
CHUCKIE
FEED ME
GARETH EMERY
NERVO


THE REGENCY BALLROOM
THE WARFIELD
CRAIG FERGUSON
UK
AMARANTHE
HALESTORM
GEORGE LOPEZ
MAT KEARNEY

Soul, Funk, R&B, & Hip-Hop

World, Latin, Reggae, & Reggaeton

All Ages

Blues, Folk, & Country

Classical & Opera

More Listings Online

Jazz, Lounge, & Cabaret

Rock & Pop

SUNDAY 15

Blues, Folk, & Country

Soul, Funk, R&B, & Hip-Hop

Classical & Opera

Gospel & Vocal

Jazz, Lounge, & Cabaret

Rock & Pop

Soul, Funk, R&B, & Hip-Hop

World, Latin, Reggae, & Reggaeton

Blues, Folk, & Country

Classical & Opera

Gospel & Vocal

Jazz, Lounge, & Cabaret

Rock & Pop

Soul, Funk, R&B, & Hip-Hop

MONDAY 16

Experimental & Avant-Garde

Jazz, Lounge, & Cabaret

Rock & Pop

Blues, Folk, & Country

Jazz, Lounge, & Cabaret

Rock & Pop

TUESDAY 17

All Ages

Classical & Opera

Jazz, Lounge, & Cabaret

Rock & Pop

Soul, Funk, R&B, & Hip-Hop

More Listings Online

World, Latin, Reggae, & Reggaeton

Blues, Folk, & Country

Experimental & Avant-Garde

Jazz, Lounge, & Cabaret

Rock & Pop

Soul, Funk, R&B, & Hip-Hop

WEDNESDAY 18

Blues, Folk, & Country

Jazz, Lounge, & Cabaret

Rock & Pop

Soul, Funk, R&B, & Hip-Hop

World, Latin, Reggae, & Reggaeton

Blues, Folk, & Country

Jazz, Lounge, & Cabaret

Rock & Pop

Soul, Funk, R&B, & Hip-Hop

World, Latin, Reggae, & Reggaeton









DJ DANCE

THURSDAY 12

FRIDAY 13

SATURDAY 14

SUNDAY 15

MONDAY 16

TUESDAY 17

WEDNESDAY 18

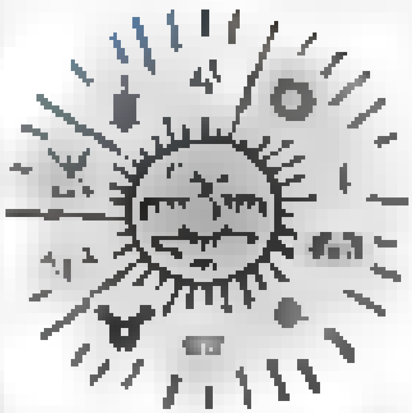
Revenge Porn: What to Do If It Happens to You?

Plus, does anyone actually use niche-dating sites like GlutenFreeSingles.com?

By Anna Pulley



Free Will Astrology







The Ethical Sadist

A mom worries about her teenage son's violent fantasies.

By Dan Savage



CLASSIFIEDS

Contact Us:

Online:

Ad Deadline:

EAST BAY EXPRESS

THE NEWS IN Haiku

The News in Haiku is a weekly series in which we let you know about East Bay news, culture stories, and events you may have missed each week, all told in around seventeen syllables.



BULLETIN BOARD